

Information to identify the case:

Debtor 1	Thomas A. Fiore	Social Security number or ITIN xxx-xx-0976
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 19-33357-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Thomas A. Fiore

6/5/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Thomas A. Fiore
 Debtor

Case No. 19-33357-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 18

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db 518622901	+Thomas A. Fiore, 93 Sandra Road, Voorhees, NJ 08043-2046 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 (address filed with court: Honda Financial Services, PO Box 65507, Wilmington, DE 19808-0507)
518660347	+Bayview Loan Servicing, LLC, Denise Carlon Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518622902	Horizon Blue Cross Blue Shield of NJ, PO Box 70225, Philadelphia, PA 19176-0225
518622904	M&T Bank, PO Box 619063, Dallas, TX 75261-9063
518622905	+National Enterprise Systems, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476
518622906	Pressler, Felt and Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020
518622907	+United Collection Bureau Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QBTHOMAS.COM Jun 06 2020 06:03:00 Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
smg	E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:04:28 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 06 2020 03:04:22 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518622895	EDI: BANKAMER.COM Jun 06 2020 06:08:00 Bank of America, 4060 Ogletown/Stanton Rd, DE5-019-03-07, Newark, DE 19713
518622896	EDI: BANKAMER.COM Jun 06 2020 06:08:00 Bank of America Home Loans, PO Box 5170, Simi Valley, CA 93062-5170
518622897	E-mail/Text: cms-bk@cms-collect.com Jun 06 2020 03:04:09 Capital Management Services, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
518622898	+EDI: CAPITALONE.COM Jun 06 2020 06:08:00 Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
518622899	+EDI: CITICORP.COM Jun 06 2020 06:04:00 Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
518622900	+EDI: DISCOVER.COM Jun 06 2020 06:04:00 Discover Card, Attn: Bankruptcy Dept., PO Box 3025, New Albany, OH 43054-3025
518622903	EDI: JPMORGANCHASE Jun 06 2020 06:08:00 JPMCB Card Services, PO Box 15369, Wilmington, DE 19850

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@briantomaslaw.com, bthomas@ecf.axiosfs.com
Brian Thomas brian@briantomaslaw.com, bthomas@ecf.axiosfs.com
Brian C. Nicholas on behalf of Creditor Bayview Loan Servicing, LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 18

Date Rcvd: Jun 05, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Richard S. Hoffman, Jr. on behalf of Debtor Thomas A. Fiore rshoffman@hoffmandimuzio.com,
lmcevoy@hoffmandimuzio.com;jslachetka@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6